

1 Department of Real Estate  
320 West Fourth Street, Ste. 350  
2 Los Angeles, California 90013

3 Telephone: (213) 576-6982

**FILED**

FEB - 3 2010

DEPARTMENT OF REAL ESTATE

BY: 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To: ) No. H-36453 LA  
12 )  
13 STATEWIDE FINANCIAL GROUP, )  
14 INC., doing business as ) ORDER TO DESIST  
15 U.S. Homeowners Assistance, ) AND REFRAIN  
16 Inc., DAVID SLEDGE and ) (B&P Code Section 10086)  
KATHY RODRIGUEZ )  
\_\_\_\_\_ )

17 The Commissioner ("Commissioner") of the California  
18 Department of Real Estate ("Department") caused an investigation  
19 to be made of the activities of STATEWIDE FINANCIAL GROUP INC.  
20 ("STATEWIDE"), doing business as U.S. Homeowners Assistance,  
21 Inc., DAVID SLEDGE ("SLEDGE") and KATHY RODRIGUEZ ("RODRIGUEZ"),  
22 and has determined that these persons, and each of them, have  
23 engaged in or are engaging in acts or practices constituting  
24 violations of the California Business and Professions Code  
25 ("Code") and/or Title 10, California Code of Regulations  
26 ("Regulations") including engaging in the business of, acting in  
27 the capacity of, advertising, or assuming to act, as real estate

1 brokers in the State of California within the meaning of Section  
2 10131(d) (soliciting borrowers or lenders or negotiating loans)  
3 of the Code. Based on the findings of that investigation, as set  
4 forth below, the Commissioner hereby issues the following  
5 Findings of Fact, Conclusions of Law and Desist and Refrain Order  
6 pursuant to Section 10086 of the Code.

7 FINDINGS OF FACT

8 1. At no time herein mentioned have STATEWIDE,  
9 SLEDGE or RODRIGUEZ, or any of them, been licensed by the  
10 Department in any capacity.

11 2. On the occasions set forth below, STATEWIDE,  
12 SLEDGE and RODRIGUEZ engaged in the business of, acted in the  
13 capacity of, or advertised a real estate loan service offering to  
14 perform solicitation, negotiation and modification of loans  
15 secured by liens on real property for compensation or in  
16 expectation of compensation, including but not limited to the  
17 following:

18 a. In or around February, 2009, STATEWIDE and SLEDGE  
19 entered into an agreement with John J. Mickles, Sr. ("Mickles")  
20 to negotiate a modification of the terms of a loan secured by a  
21 lien(s) on the real property located at 5340 N. Medford Drive,  
22 Mobile, Alabama 36693 for an advance fee in the amount of \$2,000  
23 to be transmitted to RODRIGUEZ. As part of the foregoing  
24 agreement, SLEDGE represented to Mickles that the entire advance  
25 fee of \$2,000 would be refunded to Mickles by RODRIGUEZ if  
26 STATEWIDE and SLEDGE failed to obtain a modification of the  
27 terms of Mickles' loan.

CONCLUSIONS OF LAW

1                   3.     Based on the findings of fact contained in  
2     Paragraphs 1 and 2, above, STATEWIDE and SLEDGE, acting alone,  
3     or by and/or through one or more agents, associates, affiliates,  
4     and/or co-conspirators, including but not limited to RODRIGUEZ,  
5     performed and/or participated in a loan service offering to  
6     perform solicitation, negotiation and modification of loans  
7     secured by liens on real property which require a real estate  
8     broker license under the provisions of Code Sections 10131(d)  
9     during a period of time when none of them was licensed by the  
10    Department in any capacity, in violation of Code Section 10130.

DESIST AND REFRAIN ORDER

13                   Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW  
14    stated herein, it is hereby ordered that STATEWIDE FINANCIAL  
15    GROUP, INC., doing business as U.S. Homeowners Assistance, Inc.,  
16    DAVID SLEDGE and KATHY RODRIGUEZ, whether doing business under  
17    their own names, or any other names, or any fictitious name, ARE  
18    HEREBY ORDERED to immediately desist and refrain from performing  
19    any acts within the State of California for which a real estate  
20    broker license is required. In particular each of them is  
21    ORDERED TO DESIST AND REFRAIN from:

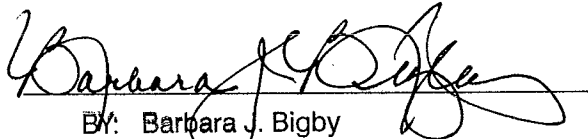
23                   (i) charging, demanding, claiming, collecting and/or  
24    receiving advance fees, as that term is defined in Section 10026  
25    of the Code, in any form, and under any conditions, with respect  
26    to the performance of loan modifications or any other form of  
27    mortgage loan forbearance service in connection with loans on

1 residential property containing four or fewer dwelling units  
2 (Code Section 10085.6); and

3 2. charging, demanding, claiming, collecting and/or  
4 receiving advance fees, as that term is defined in Section 10026  
5 of the Code, for any other real estate related services offered  
6 by them to others.

7 DATED: 1/28/2010

8  
9 JEFF DAVI  
10 Real Estate Commissioner

11   
12 BY: Barbara J. Bigby  
13 Chief Deputy Commissioner

14 **Notice:** Business and Professions Code Section 10139 provides  
15 that "Any person acting as a real estate broker or real estate  
16 salesperson without a license or who advertises using words  
17 indicating that he or she is a real estate broker without being  
18 so licensed shall be guilty of a public offense punishable by a  
fine not exceeding twenty thousand dollars (\$20,000), or by  
imprisonment in the county jail for a term not to exceed six  
months, or by both fine and imprisonment; or if a corporation,  
be punished by a fine not exceeding sixty thousand dollars  
(\$60,000)."

19  
20 cc: Statewide Financial Group, Inc.  
21 2575 McCabe Way, Ste. 240  
Irvine, California 92614

22 David Sledge  
23 2575 McCabe Way, Ste. 240  
Irvine, California 92614

24 Kathy Rodriguez  
25 2575 McCabe Way, Ste. 240  
26 Irvine, California 92614  
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